

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

PATENT

Applicant:	Tracey R. Thomas	Docket No.:	57824.0300
Serial No.:	10/709,702	Filing Date:	May 24, 2004
Group Art Unit:	3684	Confirmation No.:	3701
TITLE:	PAY YOURSELF FIRST WITH TRANSFER OPTIONS	Examiner:	Nga B. Nguyen

**REPLY AND AMENDMENT**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on August 4, 2009, of which this Reply is filed with a three month extension, please amend the above identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.